1     <u>What is claimed is</u>:

2     1.    A method of performing secure credit card purchases,

3     said method comprising the steps of:

4     a)    contacting a custodial authorizing entity having

5     custodial responsibility of account parameters of a customer's

6     credit card account;

7     b)    supplying the custodial authorizing entity with

8     at least account identification data;

9     c)    designating a payment category;

10     d)    generating a transaction code reflecting at least

11     said designated payment category and a purchase authorization

12     within said designated payment category;

13     e)    communicating the transaction code to a merchant

14     to consummate a purchase within defined purchase parameters;

15     f)    verifying that said defined purchase parameters

16     are within said designated payment category; and

17     g)    obtaining said purchase authorization so as to

18     confirm that said defined purchase parameters are within said

19     designated payment category and complete the purchase.

20     2.    A method as recited in claim 1 further comprising the

21     step of obtaining said purchase authorization from the custodial

22     authorizing entity.

23     3.    A method as recited in claim 1 further comprising a

24     step of communicating promotional information of offered subject

25     matter to the customer by the merchant, pre-determining the

21

purchase parameters of the purchase, and corresponding said

designated payment category to said purchase parameters.

4. A method as recited in claim 1 further comprising the

merchant communicating the transaction code to the custodial

authorizing entity for verification.

5. A method as recited in claim 1 further comprising the

custodial authorizing entity generating a transaction code which

reflects at least said designated one of a plurality of said

payment categories.

6. A method as recited in claim 5 further comprising

defining said plurality of payment categories to include amount

parameters for a cost of purchase.

7. A method as recited in claim 5 further comprising

defining said plurality of payment categories to include time

parameters during which the purchase can be completed.

8. A method as recited in claim 5 further comprising

defining the plurality of payment categories to include

authorization for a single transaction at a fixed amount for

purchase within a predetermined period of time.

9. A method as recited in claim 5 further comprising

defining the plurality of payment categories to include

authorization for a single transaction at a maximum amount for

purchase within a predetermined period of time.

10. A method as recited in claim 5 further comprising

defining the plurality of payment categories to include at least

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two of the purchase authorizations for multiple transactions at a maximum total amount for items purchased within a predetermined time period.

11. A method as recited in claim 5 further comprising the plurality of payment categories to include at least two of said purchase authorizations for a repeating transaction at a fixed amount payable at each of a fixed number of time intervals.

11. 12. A method as recited in claim 5 'further comprising defining the plurality of payment categories to include authorization for a repeating transaction at a fixed amount payable at each of an unspecified number of time intervals.

12. 13. A method as recited in claim 5 'further comprising defining the plurality of payment categories to include:

a) authorization for a single transaction at a fixed amount for a purchase within a predetermined period of time,

b) authorization for a single transaction at a maximum amount for a purchase within a predetermined period of time,

c) authorization for multiple transactions at a maximum total amount for purchases within a predetermined time period,

d) authorization for a repeating transaction at a fixed amount for purchases payable at each of a fixed number of time intervals, and

e) authorization for a repeating transaction at a

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1    fixed amounts for purchases payable at each of an unspecified

2    number of time intervals.

3    13/14.  A method as recited in claim 5 further comprising

4    defining the plurality of categories to include:

5         a)   authorization for a single transaction at a fixed

6    amount for a purchase,

7         b)   authorization for a single transaction at a

8    maximum amount for a purchase,

9         c)   authorization for multiple transactions at a

10   maximum total amount for purchases,

11        d)   authorization for a repeating transaction at a

12   fixed amount for purchases payable at each of a fixed number of

13   time intervals, and

14        e)   authorization for a repeating transaction at a

15   fixed amounts for purchases payable at each of an unspecified

16   number of time intervals.

17   14/15.  A method as recited in claim 1 further comprising

18   generating a transaction code which further reflects an

19   identification of the merchant.

20        16.  A method as recited in claim 5 further comprising

21   defining the plurality of categories to include:

22        a)   authorization for a single transaction at a fixed

23   amount for a purchase,

24        b)   authorization for a single transaction at a

25   maximum amount for a purchase, and

24

1          c)    authorization for multiple transactions at a

2  maximum total amount for purchases.

3           17.   A method as recited in claim 16 further comprising the

4  step of defining the plurality of categories to include a

5  limited time interval during which said purchase authorization

6  is valid.